Case 07-13855 Doc 1 Filed 08/01/07 Entered 08/01/07 17:53:01 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Page 1 of 44 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle): Schoenke, Annemarie F. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 9940 (if more than one, state all) Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 8800 S. Harlem Lot 2124 ZIPCODE ZIPCODE Bridgeview IL 60455 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined $See\ Exhibit\ D\ on\ page\ 2\ of\ this\ form.$ П Chapter 11 in 11 U.S.C. § 101 (51B) Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable Check all applicable boxes: to pay fee except in installments. Rule 1006(b). See Official Form 3A. A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 100-200-1.000-5.001-10,001-25,001 50,001-OVER 50-Creditors 199 999 5,000 10,000 25,000 50,000 100,000 100,000 49 X

\$10,000 to

\$100,000

\$50,000 to

\$100,000

Estimated

Estimated

Liabilities

Assets

\$0 to

\$10,000

 \times

\$0 to

\$50,000

\$100,001 to

\$1 million

\$100,001 to

\$1 million

 \boxtimes

\$1 million to

\$100 million

\$1 million to

\$100 million

Over

\$100 million

More than

\$100 million

Case 07-13855 Doc 1 Filed 08/01/07 Entered 08/01/07 17:53:01 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 2 of 44 FORM B1, Page 2 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Annemarie F. Schoenke All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Date Filed: Case Number: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). 08/01/2007 /s/ Richard J. Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition. \times No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

possession was entered, and

period after the filing of the petition.

Case 07-13855 Doc 1 Filed 08/01/07 Entered 08/01/07 17:53:01 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 3 of 44 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Annemarie F. Schoenke **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. X /s/ Annemarie F. Schoenke Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 08/01/2007 (Date) 08/01/2007 Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Attorney I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for X /s/ Richard J. Forst compensation and have provided the debtor with a copy of this document Signature of Attorney for Debtor(s) and the notices and information required under 11 U.S.C. \$\$ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services chargeable by Richard J. Forst 6185369 Printed Name of Attorney for Debtor(s) bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or Richard J. Forst accepting any fee from the debtor, as required in that section. Official Form 9150 South Cicero Avenue Printed Name and title, if any, of Bankruptcy Petition Preparer Oak Lawn IL 60453 (708)499-2560Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal Telephone Number responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) 08/01/2007 Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. 11, United States Code, specified in this petition. Names and Social Security numbers of all other individuals who prepared or

Signature of Authorized Individual Printed Name of Authorized Individual

Title of Authorized Individual

08/01/2007

assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re Annemarie F. Schoenke	Case No.
	Chapter 7
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S STA	ATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING	REQUIREMENT
WARNING: You must be able to check truthfully one of the five statements	regarding credit counseling listed below. If you cannot
do so, you are not eligible to file a bankruptcy case, and the court can dismiss a	ny case you do file. If that happens, you will lose

whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate

creditors' collection activities.

Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1,	EGAS 6 (0.76) W2855 Sup, Rocester, NFiled 08/01/07 Document	Entered 08/01/07 17:53:01 Page 5 of 44	Desc Main
☐ [Must be accom _i	4. I am not required to receive a credit counseling briefing becaupanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impair so as to be incapable of realizing and making rational decisions value in Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physical reasonable effort, to participate in a credit counseling briefing in a Active military duty in a military combat zone.	ed by reason of mental illness or mental deficiently it respect to financial responsibilities.); after lly impaired to the extent of being unable, after	-
of 11 U.S.C. §	5. The United States trustee or bankruptcy administrator has det 109(h) does not apply in this district.	ermined that the credit counseling requirement	t
I certify	under penalty of perjury that the information provided abo	ve is true and correct.	
Signature of De	ebtor: /s/ Annemarie F. Schoenke		
Date: 08/0	01/2007		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re Annemarie F .	Schoenke		Case No.	
			Chapter	7
		/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" fif they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 3,705.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	9		\$ 121,214.96	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 1,377.93
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,958.59
TOTAL		20	\$ 3,705.00	\$ 121,214.96	

UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS**

In re Annemarie	F.	Schoenke		Case No. Chapter	
			/ Del	btor	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 80,175.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 80,175.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,377.93
Average Expenses (from Schedule J, Line 18)	\$ 1,958.59
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 1,286.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 121,214.96
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 121,214.96

fficial Form 6, Declaration (10/06) West Group, Rochester, NY FIIED 08/01/07 Document	Entered 08/01/07 17:53:01 Page 8 of 44	Desc Main	

In re	Annemarie F. Schoen	ke	Case No.	
	_	Debtor		(if known

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information and belief.				
correct to the best of my knowledge, information and belief.				
Date: 8/1/2007 Signature	/s/ Annemarie F. Schoenke			
	Annemarie F. Schoenke			

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	According to the calculations required by this statement:
In re	☐ The presumption arises.
Debtor(s)	☑ The presumption does not arise.
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If known)	

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS				
1	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.				
,	□ Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).				

		Part II. CALCULATION OF MONTHLY INC	OME FOR § 707(b)(7) EXCLUS	ION			
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☑ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.						
	penalty living a	Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.					
2		Married, not filing jointly, without the declaration of separate househoun A ("Debtor's Income") and Column B ("Spouse's Income") to		both			
	d. 🔲 l	Married, filing jointlyComplete both Column A ("Debtor's Income 3-11.	") and Column B ("Spouse's Income") for				
	All figures must reflect average monthly income recieved from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount				Column B		
		thly income varied during the six months, you must divide the six months.	onth total by six, and enter the	Debtor's	Spouse's		
	result on the appropriate line.			Income	Income		
3	Gross	wages, salary, tips, bonuses, overtime, commissions.		\$1,286.00	\$		
4	Income from the operation of a business, profession, or farm. a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.						
	a.	Gross receipts	\$0.00				
	b.	Ordinary and necessary business expenses	\$0.00	40.00			
	C.	Business income	Subtract Line b from Line a	\$0.00	\$		
	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.						
5	a.	Gross receipts	\$0.00				
	b.	Ordinary and necessary operating expenses	\$0.00				
	C.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$		
6	Interes	st, dividends, and royalties.		\$0.00	\$		
7	Pensio	on and retirement income.		\$0.00	\$		

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2 Any amounts paid by another person or entity, on a regular basis, for the household 8 expenses of the debtor or the debtor's dependents, including child or spousal support. \$0.00 \$ Do not include amounts paid by the debtor's spouse if Column B is completed. Enter the amount in the appropriate column(s) of Line 9. Unemployment compensation. However, if you contend that unemployment compensation recieved by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in 9 Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to Debtor \$0.00 Spouse \$ be a benefit under the Social Security Act \$ \$0.00 Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as 10 a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount. 0 0 h. Total and enter on Line 10 \$0.00 \$ Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in 11 Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the \$1,286.00 \$ total(s). Total Current Monthly Income for § 707(b)(7). If Column B has been completed, 12 add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been \$1.286.00 completed, enter the amount from Line 11, Column A.

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$15,432.00		
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: ILLINOIS b. Enter debtor's household size: 2	\$54,599.00		
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.			

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)				
16	Enter the amount from Line 12.	\$		
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$		
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$		

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)			
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)			
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$		
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$		

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3 - Cont. Official Form 22A (Chapter 7) (4/07) Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. 20B IRS Housing and Utilities Standards; mortgage/rental expenses b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 \$ \$ Net mortgage/rental expense Subtract Line b from Line a. Local Standards: housing and utilities; adjustment. if you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 21 \$ Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 22 □ 1 □ 2 or more. Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This \$ information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) □ 1 □ 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average 23 Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Do not enter an amount less than zero. Line a and enter the result in Line 23. IRS Transportation Standards, Ownership Costs, First Car \$ b. Average Monthly Payment for any debts secured by Vehicle 1, \$ \$ as stated in Line 42 Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. c. Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. 24 IRS Transportation Standards, Ownership Costs, Second Car \$ Average Monthly Payment for any debts secured by Vehicle 2, h. \$ as stated in Line 42 Net ownership/lease expense for Vehicle 2 c. Subtract Line b from Line a. \$ Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self 25 employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes. Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, 26 union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory

401(k) contributions.

\$

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4 - Cont. Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually 27 pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, \$ for whole life or for any other form of insurance. Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that 28 you are required to pay pursuant to court order, such as spousal or child support payments. Do not \$ include payments on past due support obligations included in Line 44. Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a 29 condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. \$ Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on 30 \$ childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. 31 \$ Do not include payments for health insurance or health savings accounts listed in Line 34. Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service -- such 32 as cell phones, pagers, call waiting, caller id, special long distance, or internet service -- to the extent \$ necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. 33 \$ Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32 Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. a. Health Insurance 34 Disability Insurance \$ h. Health Savings Account \$ Total: Add Lines a, b and c \$ Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an 35 elderly, chronically ill, or disabled member of your household or member of your immediate family who is \$ unable to pay for such expenses. Protection against family violence. Enter any average monthly expenses that you actually 36 incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or \$ other applicable federal law. The nature of these expenses is required to be kept confidential by the court. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must 37 provide your case trustee with documentation demonstrating that the additional amount claimed is \$ reasonable and necessary. Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary 38 education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and \$ not already accounted for in the IRS Standards. Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to 39 exceed five percent of those combined allowances. (This information is available at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation \$ demonstrating that the additional amount claimed is reasonable and necessary. Continued charitable contributions. Enter the amount that you will continue to contribute in the 40 \$ form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ 41 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40

47

Total of all deductions allowed under § 707(b)(2).

Official	Form 2	2A (Chapter 7) (4/07)	- Cont. Document Pa	ge 13 01 44	5
			Subpart C: Deductions t	for Debt Payment	
	Average each states	ge Monthly Payment. The A Secured Creditor in the 60 n	ne of creditor, identify the property securiverage Monthly Payment is the total of all nonths following the filing of the bankrup taxes and insurance required by the mo	ing the debt, and state the Il amounts contractually due to tcy case, divided by 60. Mortgage	
		Name of Creditor	Property Securing the Debt	60-Month Average Payment	
42	a.			\$	
	b.			\$	
	C.			\$	
	d.			\$	
	e.			\$	
				Total: Add Lines a - e	\$
43	reside you m in add would	ay include in your deductior lition to the payments listed include any sums in default	er property necessary for your support or in 1/60th of any amount (the "cure amoun in Line 42, in order to maintain possession that must be paid in order to avoid repoproving chart. If necessary, list additional expression of the property Securing the Debt	t") that you must pay the creditor on of the property. The cure amount ssession or foreclosure. List and	\$
44		ents on priority claims. ort and alimony claims), divid	Enter the total amount of all priority claim ded by 60.	s (including priority child	\$
	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.				
	a.	Projected average monthly	Chapter 13 plan payment.	\$	
45	b.	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at or from the clerk of the bankruptcy court.)		x \$	
	C.	Average monthly administ	rative expense of Chapter 13 case	Total: Multiply Lines a and b	\$
46	Total	Deductions for Debt Payı	ment. Enter the total of Lines 42 thro	ough 45.	\$

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION				
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$			
49	49 Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))				
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$			

Subpart D: Total Deductions Allowed under § 707(b)(2)

Enter the total of Lines 33, 41, and 46.

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6 - Cont. Official Form 22A (Chapter 7) (4/07) 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the 51 \$ number 60 and enter the result. Initial presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. 52 ☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VII. ☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55). 53 \$ Enter the amount of your total non-priority unsecured debt Multiply the amount in Line 53 by the number 0.25 and enter Threshold debt payment amount. 54 \$ the result. Secondary presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at 55 the top of page 1 of this statement, and complete the verification in Part VIII. ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.

PART VII. ADDITIONAL EXPENSE CLAIMS

56

C.

\$

\$

Part VIII: VERIFICATION				
		I declare under penalty of perjury that the information both debtors must sign.)	ation provided in this statement is true and correct.	(If this a joint case,
	57	Date: Signature:	/s/ Annemarie F. Schoenke	
		Date: Signature:		

(Joint Debtor, if any)

Total: Add Lines a, b, and c

FORM B6A (10/05) West Group, Rochester, NY	FORM B6A (10/05) West Group, Rochester, 1	\ 5
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No continuation sheets attached

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In re Annemarie F .	Schoenke	/ Debtor	Case No	
				(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife Join Community	W tJ	Secured Claim or	Amount of Secured Claim
None				None

(Report also on Summary of Schedules.)

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In re	Annemarie	F.	Schoenke
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/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o n	Description and Location of Property	HusbandH WifeW JointJ	Secured Claim or
	е		CommunityC	Exemption
1. Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Location: In debtor's possession		\$ 525.00
		Savings Location: In debtor's possession		\$ 25.00
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		2 yr old Digital Camera Location: In debtor's possession		\$ 50.00
		4 yr old Bedroom Set Location: In debtor's possession		\$ 150.00
		8 yr old Compaq Computer Location: In debtor's possession		\$ 250.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		20 DVD'S Location: In debtor's possession		\$ 50.00
		50 Compact Discs Location: In debtor's possession		\$ 50.00
6. Wearing apparel.		Necessary Wearing Apparel Location: In debtor's possession		\$ 350.00

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In re Annemarie F. Schoenke

/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

				1
Type of Property	N o n		bandF WifeV Joint	Deducting any Secured Claim or
	е	Comm	unityC	Exemption
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or	X			

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n re Annemarie	F.	Schoenke
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/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

	(Continuation Choct)	
Type of Property	Description and Location of Property Husband Wife Join	Deducting any Secured Claim or
	Community	C =
household purposes.		
25. Automobiles, trucks, trailers and other vehicles.	1997 Honda Civic Ex- Fair Condition 158,000 miles Location: In debtor's possession	\$ 2,255.00
26. Boats, motors, and accessories.		
27. Aircraft and accessories.		
28. Office equipment, furnishings, and supplies.		
29. Machinery, fixtures, equipment and supplies used in business.		
30. Inventory.		
31. Animals.		
32. Crops - growing or harvested. Give particulars.		
33. Farming equipment and implements.		
34. Farm supplies, chemicals, and feed.		
35. Other personal property of any kind not already listed. Itemize.		

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Annemarie F. Schoenke / Debtor Case No.

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$136,875
(Check one box)	

☐ 11 U.S.C. § 522(b) (2):

☑ 11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Checking	735 ILCS 5/12-1001(b)	\$ 525.00	\$ 525.00
Savings	735 ILCS 5/12-1001(b)	\$ 25.00	\$ 25.00
2 yr old Digital Camera	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
4 yr old Bedroom Set	735 ILCS 5/12-1001(b)	\$ 150.00	\$ 150.00
8 yr old Compaq Computer	735 ILCS 5/12-1001(b)	\$ 250.00	\$ 250.00
20 DVD'S	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
50 Compact Discs	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 350.00	\$ 350.00
1997 Honda Civic Ex	735 ILCS 5/12-1001(c)	\$ 2,255.00	\$ 2,255.00

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Official Form 6D (10/06) West Group, Rochester, NY

In re Annemarie F. Schoenke	Case No.	
Debtor(s)	_	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Of V: H W- J	f Lien, and D	as Incurred, Nature Description and Market erty Subject to Lien	Contingent	Unlinidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecure Portion, If <i>I</i>	
Account No:										
			Value:							
Account No:										
			Value:							
Account No:										
No continuation sheets attached			Value:		Subto)	ı¢	\$ 0.00	ė	0.
				(T. (Use or	otal of th	is p	age). al \$	\$ 0.00		0.

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) Filed 08/01/07 Document

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In re Annemarie F. Schoenke

Debtor(s)

Case No.

(if known) SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is

disp	uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment

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Official Form 6F (10/06) West Group, Rochester, NY

In re Annemarie F. Schoenke	.,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: XXXX Creditor # : 1 Affiliated Group 316 1st Ave. SW Rochester MN 55902			Collections		х		\$ 240.00
Account No: XXXX Creditor # : 2 Affiliated Group 316 1st Ave. SW Rochester MN 55902			Collections		х		\$ 274.00
Account No: Creditor # : 3 Americash 880 E. Lee St. Suite 302 Des Plaines IL 60016			Collections		X		\$ 2,500.00
Account No: XXXX Creditor # : 4 Applied Card Bank 800 Delaware Avenue Wilmington DE 19801			Credit Card Purchases		Х		\$ 1,445.00
8 continuation sheets attached	<u> </u>	1	 	Sub	tota Tota	٠.	\$ 4,459.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Annemarie F. Scho	oenke	_, Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	and (Claim was Incurred, Consideration for Claim. Iim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: XXXX Creditor # : 5 Arrow Financial Services 5996 W. Touhy Avenue Niles IL 60714	-		Collec	tions		х		\$ 1,142.00
Account No: XXXX Creditor # : 6 Arrow Financial Services 5996 W. Touhy Avenue Niles IL 60714			Collec	tions		х		\$ 1,121.00
Account No: 9200 Creditor # : 7 Bank of America P.O. Box 1598 Norfolk VA 23501			Studen	t Loan		X		\$ 6,180.00
Account No: Creditor # : 8 Cash Mart Cash Loans 7510 S. Harlme Avenue Bridgeview IL 60455	_		Person	al Loan		X		\$ 6,000.00
Account No: XXXX Creditor # : 9 CBCS 4764 Fulton St. E Ada MI 49301	_		Collec	tions		х		\$ 115.00
Account No: XXXX Creditor # : 10 CBCS 4764 Fulton St. E Ada MI 49301			Collec	tions		X		\$ 214.00
Sheet No. 1 of 8 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ed to	o So	(Use only on la	ast page of the completed Schedule F. Report also on Sum pplicable, on the Statistical Summary of Certain Liabilities	mary of S	Tota ched	al \$ ules	\$ 14,772.00

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Annemarie F. Schoenke	,	Case No.	
Debtor(s)		_	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: XXXX Creditor # : 11 CBCS 4764 Fulton St. E	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Ioint Community Collections	Contingent	X Unliquidated		Amount of Claim \$ 125.00
Ada MI 49301					X	•	¢ 102 00
Account No: XXXX Creditor # : 12 CBCS 4764 Fulton St. E Ada MI 49301			Collections		*		\$ 183.00
Account No: XXXX Creditor # : 13 CBCS 4764 Fulton St. E Ada MI 49301			Collections		Х		\$ 304.00
Account No: XXXX Creditor # : 14 CBCS 4764 Fulton St. E Ada MI 49301			Collections		X	?	\$ 151.00
Account No: Creditor # : 15 Christ Hospital 4440 W. 95th Street Oak Lawn IL 60453			Medical Bills		X	:	\$ 460.00
Account No: XXXX Creditor # : 16 Collegiate Funding SVC 10304 Spotsylvania Ave. Fredericksburg VA 22408			Student Loan	X	•		\$ 41,323.00
Sheet No. 2 of 8 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Sumn and, if applicable, on the Statistical Summary of Certain Liabilities a	nary of S	Tot	al \$	\$ 42,546.00

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Annemarie F. Schoenke	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: XXXX Creditor # : 17 Collegiate Funding SVC 10304 Spotsylvania Ave. Fredericksburg VA 22408	Co-Debtor	H W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community Student Loan	X Contingent		Disputed	\$ 25,178.00
Account No: XXXX Creditor # : 18 Computer Credit Services Co. P.O. Box 60201 Chicago IL 60660			Credit Card Purchases		X		\$ 113.00
Account No: Creditor # : 19 Dr. Brian Goosen 3802 W. Kalamazoo Lansing MI 48917			Medical Bills		X		\$ 1,500.00
Account No: 5EDO Creditor # : 20 EdSouth/Edfinancial SV 120 N. Seven Oaks Dr Knoxville TN 379222			Student Loan		X		\$ 6,171.00
Account No: 5EDO Creditor # : 21 EdSouth/Edfinancial SV 120 N. Seven Oaks Dr Knoxville TN 379222			Student Loan	X	X		\$ 1,323.00
Account No: XXXX Creditor # : 22 Fashion Bug/SOANB 1103 Allen Dr. Milford OH 45150			Credit Card Purchases		X		\$ 1,008.00
Sheet No. 3 of 8 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	to So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summal and, if applicable, on the Statistical Summary of Certain Liabilities and	y of S	Tota ched	al \$	\$ 35,293.00

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Annemarie F. Schoenke	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	<u>-</u>		and Consideration for Claim.	L	þé		
	ebtor		If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	g	
And Account Number	Co-De	HI	Husband	ıtinç	iduj	onte	
(See instructions above.)	ပ		Wife Joint	Con	Unli	Disputed	
			Community				
Account No: XXXX	1				X		\$ 695.00
Creditor # : 23 First Premiere Bank 601 S. Minnesota Ave. Sioux Falls SD 57104			Credit Card Purchases				
Account No: XXXX					X		\$ 367.00
Creditor # : 24 Hilco Receivables LLC 5 Revere Dr. Northbrook IL 60062			Collections				
Account No: 8346					X		\$ 5,386.00
Creditor # : 25 HSBC NV 2980 Meade Avenue Ste A Las Vegas NV 89102			Credit Card Purchases				
Account No: XXXX					X		\$ 476.00
Creditor # : 26 Illinois Collection Service 3101 W. 95th Street Evergreen Park IL 60805			Collections				,
Account No: XXXX					X		\$ 647.00
Creditor # : 27 Illinois Collection Service 3101 W. 95th Street Evergreen Park IL 60805			Collections				
Account No: XXXX					X		\$ 150.00
Creditor # : 28 Illinois Collection Service 3101 W. 95th Street Evergreen Park IL 60805			Collections				
Sheet No. 4 of 5 continuation sheets attach	ed to	o Sc	chedule of	Subt	otal	\$	\$ 7,721.00
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Summary		ota		
			and, if applicable, on the Statistical Summary of Certain Liabilities and				

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Annemarie F. Schoenke	,	e No.
Debtor(s)		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J,	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent		Disputed	Amount of Claim
Account No: XXXX Creditor # : 29 Illinois Collection Service 3101 W. 95th Street Evergreen Park IL 60805			Collections		X		\$ 302.00
Account No: 2834 Creditor # : 30 Illinois Collection Service 3101 W. 95th Street Evergreen Park IL 60805			Collections		X		\$ 517.00
Account No: XXXX Creditor # : 31 Illinois Collection Service 3101 W. 95th Street Evergreen Park IL 60805			Collections		X		\$ 65.00
Account No: XXXX Creditor # : 32 LeLand Scott & Associates 1600 E. Pioneer Pkwy Ste Arlington TX 76010			Collections		х		\$ 344.00
Account No: 0264 Creditor # : 33 MacySDSNB 9111 Duke Blvd. Mason OH 45040			Credit Card Purchases		X		\$ 704.00
Account No: XXXX Creditor # : 34 Merrick Bank P.O. Box 5000 Draper UT 84020			Credit Card Purchases		X		\$ 1,189.00
Sheet No. 5 of 8 continuation sheets attack. Creditors Holding Unsecured Nonpriority Claims	hed t	to S	chedule of (Use only on last page of the completed Schedule F. Report also on Summary and, if applicable, on the Statistical Summary of Certain Liabilities and	of Sc	Tota ched	al \$	\$ 3,121.00

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

n re Annemarie F. Schoenke	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: XXXX Creditor # : 35 Merrick Bank P.O. Box 5000 Draper UT 84020	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community Credit Card Purchases	Contingent	X Unliquidated		Amount of Claim \$ 523.00
Account No: XXXX Creditor # : 36 Mid Michigan Collections 117 E. Walker Saint Johns MI 49301			Collections		X		\$ 82.00
Account No: Creditor # : 37 MSU Womens Healthcare 1200 E. Michigan Avenue Lansing MI 48912			Medical Bills		X		\$ 863.00
Account No: XXXX Creditor # : 38 NCO Fin/99 507 Prudential Rd. Horsham PA 19044			Credit Card Purchases		X		\$ 126.00
Account No: XXXX Creditor # : 39 Northern Trust Company 50 S. LaSalle St# B-1 Chicago IL 60603			Credit Card Purchases		X		\$ 219.00
Account No: XXXX Creditor # : 40 Northwest Collectors 3601 Algonquin Rd. Ste 23 Rolling Meadows IL 600008			Collections		X		\$ 83.00
Sheet No. 6 of 8 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	tached to	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Sur and, if applicable, on the Statistical Summary of Certain Liabilitie:	nmary of S	Tota ched	al \$ ules	\$ 1,896.00

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

n re Annemarie F. Schoenke	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	ž		and Consideration for Claim.		pa		
And Account Number	Co-Debtor		If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	eq	
(See instructions above.)	<u>ه</u>	H	Husband	ntin	liqu	Disputed	
(See instructions above.)	0	J,	Wife Joint	ပိ	ร	Dis	
Account No: 7619		U	Community		X		\$ 112.00
Creditor # : 41 Northwest Collectors 3601 Algonquin Rd. Ste 23 Rolling Meadows IL 600008			Collections				
Account No:				X			\$ 3,368.00
Creditor # : 42 Palos Community Hospital 12251 S. 80th Avenue Palos Heights IL 60463			Medical Bills				
Account No: XXXX					X		\$ 520.00
Creditor # : 43 Paragon Way 2101 W. Ben White Blvd. Austin TX 78704			Collections				
Account No:					X		\$ 3,000.00
Creditor # : 44 Payday Loan Store 6316 W. 95th Street Oak Lawn IL 60453			Personal Loan				
Account No: 6434					X		\$ 1,189.96
Creditor # : 45 Receivables Management Solutio 260 E Wentworth Ave. West St. Paul MN 55118			Collections				
Account No: XXXX					X		\$ 80.00
Creditor # : 46 RJM ACQ LLC 575 Underhill Blvd. Ste 2 Syosset NY 11791			Collections				
Sheet No. 7 of 8 continuation sheets attack. Creditors Holding Unsecured Nonpriority Claims	ched t	to S			Γota	1\$	\$ 8,269.96
			(Use only on last page of the completed Schedule F. Report also on Summary and, if applicable, on the Statistical Summary of Certain Liabilities and				

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_Annemarie F. Schoenke	, Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: XXXX					X		\$ 112.00
Creditor # : 47 RJM ACQ LLC 575 Underhill Blvd. Ste 2 Syosset NY 11791			Collections				
Account No: XXXX					X		\$ 869.00
Creditor # : 48 RJM ACQ LLC 575 Underhill Blvd. Ste 2 Syosset NY 11791			Collections				
Account No: XXXX					X		\$ 92.00
Creditor # : 49 RJM ACQ LLC 575 Underhill Blvd. Ste 2 Syosset NY 11791			Collections				
Account No:				Х			\$ 825.00
Creditor # : 50 Sparrow Hospital 2909 Hannah Blvd. East Lansing MI 48823			Medical Bills				
Account No: XXXX					X		\$ 375.00
Creditor # : 51 State Collection Service 2509 S. Stoughton Rd. Madison WI 53716			Collections				
Account No: XXXX Creditor # : 52 State Collection Service 2509 S. Stoughton Rd. Madison WI 53716			Collections		Х		\$ 864.00
		_					
Sheet No. <u>8</u> of <u>8</u> continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ed t	o Sc	chedule of	Subt	ota Fota	ં. ⊢	\$ 3,137.00
Colored to applicate of the colored to applicate of			(Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities an	ry of S	ched	ules	\$ 121,214.96

FORM BGG (10/05) WCASE 07-13855	Doc 1	Filed 08/01/07	Entered 08/01/07 17:53:01	Desc Main
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nre Annemarie F. Schoenke	/ Debtor	Case No.	
		_	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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In re Annemarie F. Schoenke	/ Debtor	Case No.	
		-	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Annemarie F. Schoenke	Case No.
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF D	DEBTOR AND SPOUSE				
Status: Single	RELATIONSHIP(S): Mother	AGE(S): 75				
EMPLOYMENT:	DEBTOR		SPO	USE		
Occupation	Insurance Agent					
Name of Employer	Allstate Insurance					
How Long Employed	2 yrs 2 months					
Address of Employer	840 Frontage Rd. Woodridge IL 60417					
INCOME: (Estimate of avera	age or projected monthly income at time case filed)		DEBTOR	SPOUSE		
 Monthly gross wages, sal Estimate Monthly Overtim 	ary, and commissions (pro rate if not paid monthly) ne	\$ \$	2,786.33 0.00	\$	0.00 0.00	
5. SUBTOTAL OF PAYROL 6. TOTAL NET MONTHLY 7. Regular income from ope 8. Income from Real Proper 9. Interest and dividends	rofit Sharing Loans td reditor Garnishments L DEDUCTIONS TAKE HOME PAY eration of business or profession or farm (attach detailed statement)	\$ \$\$\$\$\$\$\$ \$ \$\$\$\$\$\$\$	2,786.33 450.43 342.25 0.00 173.94 32.20 409.59 1,408.40 1,377.94 0.00 0.00 0.00 0.00	* * * * * * * * * * * * * * * * * * *	0.00 0.00 0.00 0.00 0.00 0.00 0.00	
11. Social Security or govern Specify:12. Pension or retirement in13. Other monthly income Specify:		\$ \$	0.00 0.00 0.00	\$	0.00 0.00	
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	\$	0.00	
15. AVERAGE MONTHLY II	,	\$	1,377.94	\$	0.00	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)			\$	1,377.94		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Statistical Summary of Certain Liabilities and Related Data)

In re Annemarie F. Schoenke	,	Case No.	
Debtor(s)	·		(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi -weekly, quarterly, semi-annually, or annually to show monthly rate.

-weekly, quarterly, semi-annually, or annually to show monthly rate.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of "Spouse."	expenditures la	beled
Rent or home mortgage payment (include lot rented for mobile home)	\$	400.00
a. Are real estate taxes included? Yes No 🛛		
b. Is property insurance included? Yes \Boxed No \Boxed		
2. Utilities: a. Electricity and heating fuel	\$	
b. Water and sewer	\$	0.00
c. Telephone d. Other	\$	120.00
Other	\$	0.00
Other	\$ \$	0.00
2 Harry maintaining (consider and unless)	•	100.00
3. Home maintenance (repairs and upkeep) 4. Food	ф	150.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	T.	20.00
8. Transportation (not including car payments)	\$	360.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\s	100.00
10. Charitable contributions	\$	25.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	4000
b. Life	\$	0.00
c. Health	\$	250.00
d. Auto	\$	125.00
e. Other		0.00
Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	000
b. Other:	\$	0.00
c. Other: d. Other:	۵	
	Þ	
14. Alimony, maintenance, and support paid to others	1 :	0.00
15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ \$	0.00
17. Other: Auto Registration/Sticker	\$	8.59
Other:	\$	0.00
Other:	\$	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	1,958.59
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
10. Describe any more deed due in experimente reasonably anticipated to occur within the year following the fining of this document.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	1,377.94
b. Average monthly expenses from Line 18 above	\$	1,958.59
c. Monthly net income (a. minus b.)	\$	(580.65)

Form 7 (4/07) TIGASE WEST, 138555er, NOC 1 Filed 08/01/07 Entered 08/01/07 17:53:01 Desc Main Document Page 35 of 44

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re: Annemarie F. Schoenke

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:17,000.00 Last Year:38,215.00 Year before:31,004.00

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

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	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
X	NONE
	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
X	NONE
	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)
X	NONE
. S	uits and administrative proceedings, executions, garnishments and attachments
	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
X	NONE
	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
X	NONE
. R	epossessions, foreclosures and returns
	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
X	NONE
. A	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
X	NONE
	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
X	NONE
G	ifts
	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members

aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NONE NONE	3	

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

AMOUNT OF MONEY OR

NAME AND ADDRESS OF PAYEE

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payor: Annemarie F. Schoenke

Payee: Richard J. Forst

Date of Payment:

\$951.00

Address: 9150 South Cicero Avenue

Oak Lawn, IL 60453

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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I. Property held for another person List all property owned by another person that the debtor □ NONE	nolds or controls.		
5. Prior address of debtor If the debtor has moved within three years immediately vacated prior to the commencement of this case. If a joint p NONE		·	ebtor occupied during that period and
6. Spouses and Former Spouses If the debtor resides or resided in a community property Puerto Rico, Texas, Washington, or Wisconsin) within eig and of any former spouse who resides or resided with the community NONE	ght years period immediate	ely preceding the commencement of the case, ide	
 T. Environmental Information For the purpose of this question, the following definitions are "Environmental Law" means any federal, state, or local material into the air, land, soil, surface water, groundwate wastes, or material. "Site" means any location, facility, or property as defined including, but not limited to disposal sites. "Hazardous Material" means anything defined as hazard under an Environmental Law: a. List the name and address of every site for which the violation of an Environmental Law. Indicate the government NONE 	statute or regulation regulation, or other medium, including under any Environmental Lous waste, hazardous substitute our waste, hazardous substitute our has received notice.	ng, but not limited to, statutes or regulations regulations, but not limited to, statutes or regulations regulations regulations. aw, whether or not presently or formerly owned or stance, toxic substance, hazardous material, pollutate in writing by a governmental unit that it may be	ating the cleanup of these substances, operated by the debtor, nt, or contaminant or similar term
b. List the name and address of every site for which the to which the notice was sent and the date of the notice. NONE	debtor provided notice to	a governmental unit of a release of Hazardous N	laterial. Indicate the governmental unit
c. List all judicial or administrative proceedings, including the name and address of the governmental unit that is or w			the debtor is or was a party. Indicate

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

NONE

Form 7 (4/07) The ASE West, 13855er, Noc 1 Filed 08/01/07 Entered 08/01/07 17:53:01 Desc Main Document Page 39 of 44 b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
NONE
The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
 19. Books, records and financial statements a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor. NONE
b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
NONE NONE
c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
NONE NONE
d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
NONE
20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
NONE NONE
b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
NONE
 21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. NONE
b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None Non

	partners, officers, directo	ors and shareholders ember who withdrew from the partnership within one year immediately preceding the commencement of this case.
NONE	iebior is a partnership, list each me	inder who will drew from the partitership within one year infinediately preceding the commencement of this case.
b. If the this case	•	cers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of
⋈ NONE		
22 \4/:46 due	la fua un a mantina un la in-	
If the de	btor is a partnership or corporation	or distribution by a corporation In, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock or perquisite during one year immediately preceding the commencement of this case.
⊠ NONE		
24. Tax Coi	nsolidation Group.	
If the de	btor is a corporation, list the nam	ne and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the in six years immediately preceeding the commencement of the case.
NONE		
	btor is not an individual, list the n	ame and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible mmediately preceding the commencement of the case.
■ NONE		
[If complete	ed by an individual or individual	and spayed
[ii complete	u by an marvidual of marvidual	and spouse;
	nder penalty of perjury that I ha nents thereto and that they are	ve read the answers contained in the foregoing statement of financial affairs and true and correct.
	00/01/0007	
Date	08/01/2007	Signature /s/ Annemarie F. Schoenke of Debtor
Date		Signature
		of Joint Debtor

(if any)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re Annemarie F. Schoenke				se No. apter 7		
		ı	/ Debtor			
CHAPTER 7 INDI	VIDUAL DEBTOR'S	STATEM	ENT OF I	NTENTI	ON	
I have filed a schedule of assets and liabilities which	ch includes debts secured by p	property of the es	tate.			
I have filed a schedule of executory contracts and ■	unexpired leases which include	des personal prop	perty subject to	an unexpire	ed lease.	
☐ I intend to do the following with respect to the prop	erty of the estate which secure	es those debts or	is subject to a	a lease:		
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None						
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of De	ebtor(s)				
Date: <u>08/01/2007</u>	Debtor: /s/ Annemari	e F. Schoe	enke			
Date:	Joint Debtor:					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

n re	Annemarie F.	Schoenke		Case No. Chapter 7
			/ Debtor	
	Attorney for Debtor:	Richard J.	Forst	

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 08/01/2007 Respectfully submitted,

X/s/ Richard J. Forst

Attorney for Petitioner: Richard J. Forst
Richard J. Forst

9150 South Cicero Avenue

Oak Lawn IL 60453

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re Annemarie F. Schoenke	Case No.
	Chapter 7
	/ Debtor
Attorney for Debtor: Richard J. Forst	
VERIFICA	TION OF CREDITOR MATRIX
The above named Debtor(s) here	by verify that the attached list of creditors is true and correct to the
best of our knowledge.	
22 (24 (222	
Date: 08/01/2007	/s/ Annemarie F. Schoenke

Debtor

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